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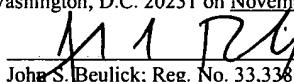
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman : Group Art Unit: 2161  
Serial No.: 09/751,892 : Examiner:  
Filed: December 29, 2000 :  
For: DELINQUENCY-MOVING  
MATRICES FOR  
VISUALIZING LOAN  
COLLECTIONS :  
:

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DEC 06 2001  
Technology Center 2100

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231 on November 27, 2001.

  
John S. Beulick; Reg. No. 33,338

INFORMATION DISCLOSURE STATEMENT

1.  Pursuant to 37 CFR 1.97(b)  
[within 3 months of filing or prior to 1st Office Action]
2.  Certification Pursuant to 37 CFR 1.97(c)  
[before Final Office Action or Allowance]
3.  Fee Payment Pursuant to 37 CFR 1.97(c)  
[before Final Office Action or Allowance]
4.  Petition, Certification & Petition Fee Payment Pursuant to 37 CFR 1.97 (d)  
[before Issue Fee payment]

Hon. Commissioner for Patents  
Washington, D.C. 20231

Sir:

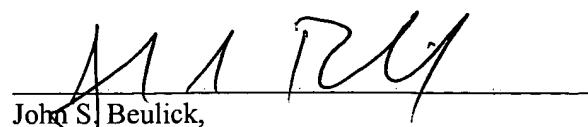
The following are submitted in the above identified application in compliance with 37 CFR 1.97 & 1.98:

5.  A list of documents on form PTO-1449 together with copies of each identified document and a translation or a concise explanation of each non-English language document is enclosed herewith.

This Paper is submitted in accordance with:

6.  37 CFR 1.97(b): [within 3 months of filing or prior to 1st Office Action]
7.  37 CFR 1.97(c): [before Final Office Action or Allowance, whichever is earlier]; and
8.  The required certification made in item 11 below; or
9.  The \$240 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 14 below.
10.  37 CFR 1.97(d): [before issue fee payment]; and
  - a) This is a petition for consideration of the subject Information Disclosure Statement. The petition fee (\$130.00) required by 37 CFR 1.17(i)(1) is authorized in item 14 below. (Direct this letter to: "Attention GROUP DIRECTOR, and if applicable include batch locator information: e.g., "Allowed Files, Batch \_\_\_\_\_, Date of Allowance \_\_\_\_\_"), and
  - b) The required Certification is stated in item 11 below.
11.  Certification
12.  Each item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement; or
13.  No item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this document after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three (3) months prior to the filing of this Statement.
14.  Please charge all applicable fees associated with the submittal of this Information Disclosure Statement to Deposit Account No. 01-2384. An original and two copies of this document is enclosed.

Respectfully submitted,

  
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